

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Robert Scott Schnars  
Debtor

Case No. 19-05102-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-4

User: AutoDocke  
Form ID: pdf002

Page 1 of 2  
Total Noticed: 55

Date Rcvd: Feb 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 15, 2020.

db Robert Scott Schnars, 1345 Tallman Hollow Road, Montoursville, PA 17754-8591  
5276413 American Express, PO Box 981535, El Paso, TX 79998-1535  
5294012 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
5276414 +Best Buy/cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
5276417 Chase Card Services, PO Box 15298, Wilmington, DE 19850-5298  
5276418 +Citibank Customer Service, PO Box 6500, Sioux Falls, SD 57117-6500  
5294365 Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027  
5290990 +Courtney Hunter c/o Grant M Kelley Family Supp. Di, Family Support Division, 11 S Water St, Liberty, MO 64068-2370  
5276421 +First Bankcard, PO Box 2340, Omaha, NE 68103-2340  
5276422 +First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145  
5285596 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
5276424 +Jeffrey Rowe, 442 William Street, Williamsport, PA 17701-6116  
5276425 +Jpmcb Card, Po Box 15298, Wilmington, DE 19850-5298  
5276428 +LeeAnn Sickels, 1345 Tallman Hollow Road, Montoursville, PA 17754-8591  
5276430 +Lending Club Corp, 595 Market Street, San Francisco, CA 94105-2807  
5276431 Lvn Funding Llc, C/o Resurgent Capital Services, Greenville, SC 29602  
5276433 +Lycoming County Central Collections, 48 West Third Street, Williamsport, PA 17701-6536  
5276435 +Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904  
5276436 +Midland Funding, 320 East Big Beaver, Troy, MI 48083-1271  
5276440 +Northumberland Co Drs, 370 Market St, Sunbury, PA 17801-3404  
5276447 +Sallie Mae Bank Inc, Po Box 3229, Wilmington, DE 19804-0229  
5276449 +Sunoco Rewards Card, 6716 Grade Lane, Building 9, Suite 910, Louisville, KY 40213-3410  
5276451 +Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673  
5291097 +USAA Federal Bank, c/o Nationstar Mortgage LLC dba Mr. Coop, P.O. Box 619096, Dallas, TX 75261-9096  
5276454 +USAA Federal Savings Bank, 8950 Cypress Waters Blvd, Suite B, Coppell, TX 75019-4620  
5276452 +Us Dept Of Ed/gelsi, 2401 International Lane, Madison, WI 53704-3121  
5276453 Usaa Federal Savings B, Po Box 47504, San Antonio, TX 78265  
5276455 +Usaa Savings Bank, 10750 Mcdermott, San Antonio, TX 78288-1600  
5276457 +Woodlands Bank, 2450 E 3rd St, Williamsport, PA 17701-4082  
5276456 +Woodlands Bank, 2450 East Third Street, Williamsport, PA 17701-4082

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 13 2020 19:46:55  
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
5293595 E-mail/Text: Bankruptcy@absoluteresolutions.com Feb 13 2020 19:36:04  
Absolute Resolutions Investments, LLC, c/o Absolute Resolutions Corporation, 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437  
5280583 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 13 2020 19:46:53  
Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083  
5276416 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 13 2020 19:46:53 Capital One, N.a., Po Box 30281, Salt Lake City, UT 84130-0281  
5277811 +E-mail/Text: bankruptcy@capvps.com Feb 13 2020 19:36:36 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
5280294 E-mail/Text: mrdiscren@discover.com Feb 13 2020 19:36:06 Discover Bank, Discover Products Inc, PO Box 3025, New Albany Ohio 43054-3025  
5276419 +E-mail/Text: mrdiscren@discover.com Feb 13 2020 19:36:06 Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316  
5276420 +E-mail/Text: bknotice@ercbpo.com Feb 13 2020 19:36:30 Enhanced Recovery Co L, 8014 Bayberry Rd, Jacksonville, FL 32256-7412  
5296322 E-mail/PDF: resurgentbknotifications@resurgent.com Feb 13 2020 19:47:46 LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
5294932 +E-mail/Text: bankruptcypdt@mcmcg.com Feb 13 2020 19:36:27 Midland Funding LLC, PO Box 2011, Warren MI 48090-2011  
5276438 +E-mail/Text: DFAS.bankruptcynotices@dss.mo.gov Feb 13 2020 19:36:44 Mo Family Support Divi, Po Box 2320, Jefferson City, MO 65102-2320  
5281271 +E-mail/Text: ext\_ebn\_inbox@navyfederal.org Feb 13 2020 19:36:50 NAVY FEDERAL CREDIT UNION, P O BOX 3000, MERRIFIELD, VA 22119-3000  
5276439 +E-mail/Text: ext\_ebn\_inbox@navyfederal.org Feb 13 2020 19:36:50 Navy Federal Cr Union, 820 Follin Ln Se, Vienna, VA 22180-4907  
5288284 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 13 2020 19:58:50 Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541  
5276441 +E-mail/Text: recovery@paypal.com Feb 13 2020 19:36:03 Paypal Credit, 2211 North First St, San Jose, CA 95131-2021  
5276443 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 13 2020 19:47:40 Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952  
5294547 +E-mail/Text: JCAP\_BNC\_Notices@jcicap.com Feb 13 2020 19:36:35 Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

5289062	E-mail/Text: bnc-quantum@quantum3group.com Feb 13 2020 19:36:20 Quantum3 Group LLC as agent for, JHPDE SPV II LLC, PO Box 788, Kirkland, WA 98083-0788
5277255	E-mail/Text: bnc-quantum@quantum3group.com Feb 13 2020 19:36:20 Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
5300442	E-mail/Text: ebn_bkrt_forms@salliemae.com Feb 13 2020 19:36:44 Sallie Mae, PO Box 3319, Wilmington, DE 19804-4319
5276450	+E-mail/PDF: gecsedri@recoverycorp.com Feb 13 2020 19:46:51 Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
5276663	+E-mail/PDF: gecsedri@recoverycorp.com Feb 13 2020 19:47:35 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5297675	+E-mail/Text: bncmail@-legal.com Feb 13 2020 19:36:32 TD Bank USA, N.A., C O WEINSTEIN & RILEY, P.S., 2001 WESTERN AVE, STE 400, SEATTLE WA 98121-3132
5295356	+E-mail/Text: bncmail@-legal.com Feb 13 2020 19:36:32 USAA FEDERAL SAVINGS BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
5294399	E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Feb 13 2020 19:47:53 Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 25

## \*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

5276412	Melissa E. Schnars, Unknown, Lewisburg, PA
5276415*	+Best Buy/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
5276423*	+First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
5276426*	+Jpmcb Card, Po Box 15298, Wilmington, DE 19850-5298
5276427*	+Jpmcb Card, Po Box 15298, Wilmington, DE 19850-5298
5276429*	+LeeAnn Sickels, 1345 Tallman Hollow Road, Montoursville, PA 17754-8591
5276432*	Lvnr Funding Llc, C/O Resurgent Capital Services, Greenville, SC 29602
5276434*	+Lycoming County Central Collections, 48 West Third Street, Williamsport, PA 17701-6536
5276437*	+Midland Funding, 320 East Big Beaver, Troy, MI 48083-1271
5276444*	+Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
5276445*	+Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
5276446*	+Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
5276448*	+Sallie Mae Bank Inc, Po Box 3229, Wilmington, DE 19804-0229
5276442	##+Penn Credit Corporatio, 916 S 14th St, Harrisburg, PA 17104-3425

TOTALS: 1, \* 12, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 15, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 13, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamdl3trustee.com
James Warmbrodt on behalf of Creditor USAA Federal Savings Bank, N.A. bkgroup@kmllawgroup.com
Matthew Joseph Zeigler on behalf of Debtor 1 Robert Scott Schnars mjzeigler@comcast.net, r59360@notify.bestcase.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

**LOCAL BANKRUPTCY FORM 3015-1**

**IN THE UNITED STATES BANKRUPTCY COURT**

## FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE:  
**Robert Scott Schnars**

CHAPTER 13  
CASE NO.

■ ORIGINAL PLAN  
\_\_\_\_\_ AMENDED AMENDED PLAN (Indicate 1st, 2nd,  
3rd, etc.)

Number of Motions to Avoid Liens  
 Number of Motions to Value Collateral

## CHAPTER 13 PLAN

## NOTICES

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

1	The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
2	The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
3	The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

## **YOUR RIGHTS WILL BE AFFECTED**

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

## 1. PLAN FUNDING AND LENGTH OF PLAN.

#### A. Plan Payments From Future Income

1. To date, the Debtor paid \$\_\_ (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is **\$90,000.00**, plus other payments and property stated in § 1B below:

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.

4. CHECK ONE:  Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

Debtor is over median income. Debtor(s) estimates that a minimum of **\$0.00** must be paid to allowed unsecured creditors in order to comply with the Means Test.

**B. Additional Plan Funding From Liquidation of Assets/Other**

1. The Debtor estimates that the liquidation value of this estate is **\$119,703.42**. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

*Check one of the following two lines.*

No assets will be liquidated. If this line is checked, the rest of § 1.B need not be completed or reproduced.

Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$\_\_ from the sale of property known and designated as \_\_. All sales shall be completed by \_\_. If the property does not sell by the date specified, then the disposition of the property shall be as follows:

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:

**2. SECURED CLAIMS.**

**A. Pre-Confirmation Distributions. Check one.**

None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*

**B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.**

None. *If "None" is checked, the rest of § 2.B need not be completed or reproduced.*

Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Mariner Finance	2006 Ford Mustang 125000 miles Vehicle: Engine is BAD	6621
Usaa Federal Savings B	2005 Ford F350 - SRW 125,000 miles Vehicle: Lifted to extent of PA DOT Law	0652
USAA Federal Savings Bank	1435 Scott Street Williamsport, PA 17701 Rental: 3 Beds 2 Baths 1,392 Sq Ft Single Home on 1/10th acre lot	5700
Woodlands Bank	1431 & 1433 Scott Street Williamsport, PA 17701 Rental: 6 Beds 2 Baths 2,080 Sq Ft - Duplex	2166
Woodlands Bank	1345 TALLMAN HOLLOW RD MONTOURSVILLE, PA 17754-8591 Residence: 40-Acre Farm / Horse Boarding Facility	6134

**C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.**

None. If "None" is checked, the rest of § 2.C need not be completed or reproduced.

The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed claim. If post-petition arrears are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Post-petition Arrears to be Cured	Estimated Total to be paid in plan
USAA Federal Savings Bank	1435 Scott Street Williamsport, PA 17701 Rental: 3 Beds 2 Baths 1,392 Sq Ft Single Home on 1/10th acre lot	\$4,155.50	\$0.00	\$4,155.50
Woodlands Bank	1345 TALLMAN HOLLOW RD MONTOURSVILLE, PA 17754-8591 Residence: 40-Acre Farm / Horse Boarding Facility	\$28,519.00	\$0.00	\$28,519.00

**D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)**

None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.

**E. Secured claims for which a § 506 valuation is applicable. Check one.**

None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

**F. Surrender of Collateral. Check one.**

None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

**G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.**

None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

**3. PRIORITY CLAIMS.**

**A. Administrative Claims**

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. Attorney's fees. Complete only one of the following options:

a. In addition to the retainer of \$ 2,000.00 already paid by the Debtor, the amount of \$ 2,000.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c).

b. \$        per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.

*Check one of the following two lines.*

None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

**B. Priority Claims (including, certain Domestic Support Obligations)**

None. If "None" is checked, the rest of § 3.B need not be completed or reproduced.

Allowed unsecured claims, including domestic support obligations, entitled to priority under § 1322(a) will be paid in full unless modified under § 9.

Name of Creditor	Estimated Total Payment
Lycoming County Central Collections	\$0.00
Lycoming County Central Collections	\$0.00

C. **Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B).** Check one of the following two lines.

None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

#### 4. UNSECURED CLAIMS

##### A. **Claims of Unsecured Nonpriority Creditors Specially Classified.**

Check one of the following two lines.

None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.

#### 5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. Check one of the following two lines.

None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

#### 6. VESTING OF PROPERTY OF THE ESTATE.

##### Property of the estate will vest in the Debtor upon

Check the applicable line:

- plan confirmation.
- entry of discharge.
- closing of case.

#### 7. DISCHARGE: (Check one)

The debtor will seek a discharge pursuant to § 1328(a).

The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

#### 8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: \_\_\_\_\_  
 Level 2: \_\_\_\_\_  
 Level 3: \_\_\_\_\_  
 Level 4: \_\_\_\_\_  
 Level 5: \_\_\_\_\_  
 Level 6: \_\_\_\_\_  
 Level 7: \_\_\_\_\_  
 Level 8: \_\_\_\_\_

If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.  
 Level 2: Debtor's attorney's fees.  
 Level 3: Domestic Support Obligations.  
 Level 4: Priority claims, pro rata.  
 Level 5: Secured claims, pro rata.  
 Level 6: Specially classified unsecured claims.  
 Level 7: Timely general unsecured claims.  
 Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

## 9. NONSTANDARD PLAN PROVISIONS

**Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void.**  
**(NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)**

Dated: November 29, 2019

/s/ Matthew J. Zeigler

**Matthew J. Zeigler**  
 Attorney for Debtor

/s/ Robert Scott Schnars

**Robert Scott Schnars**  
 Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.